

### Form 309

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**

**Karen Lee Golik** : Case No. 19-24312-GLT  
*Debtor(s)* : Chapter: 13

Related to Dkt. No. 69

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

**AND NOW**, this *The 21st of October, 2021*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is ***DISMISSED, without prejudice***. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

  
\_\_\_\_\_  
Gregory L. Tadmonio, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

In re:  
Karen Lee Golik  
Debtor

Case No. 19-24312-GLT  
Chapter 13

District/off: 0315-2

User: jhel

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Date Rcvd: Oct 21, 2021

Form ID: 309

Total Noticed: 29

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Karen Lee Golik, 1321 Jeffrey Drive, Irwin, PA 15642-1417
cr	+ Bank of America, N.A., Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
cr	+ Wilmington Savings Fund Society, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
15151590	+ Bank of America, c/o Reverse Mortgage Solutions, 14405 Walters Road, Suite 200, Houston, TX 77014-1345
15151596	+ Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
15166883	+ Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
15151598	+ Rushmore Loan Mgmt Srvc, Attn: Bankruptcy, Po Box 55004, Irvine, CA 92619-5004
15151599	+ Shanny Myers, 133 Gaither Drive Suite F, Mount Laurel, NJ 08054-1710
15151600	+ Shelley Buchanan-Krause Tax Collector, 11279 Center Highway, Irwin, PA 15642-5312
15263797	+ Wilmington Savings Fund Society, FSB, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Houston TX 77042-4546

**TOTAL: 10**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ EDI: RECOVERYCORP.COM	Oct 22 2021 03:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15170194	+ EDI: LCIFULLSRV	Oct 22 2021 03:18:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
15151592	+ EDI: WFNNB.COM	Oct 22 2021 03:18:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15151593	EDI: DISCOVER.COM	Oct 22 2021 03:18:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15156341	EDI: DISCOVER.COM	Oct 22 2021 03:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15151594	Email/Text: bankruptcynotice@fcbanking.com	Oct 21 2021 23:17:00	First Commonwealth Bank, Attn: Bankruptcy, Po Box 400, Indiana, PA 15701
15151595	+ EDI: NAVIENTFKASMSERV.COM	Oct 22 2021 03:18:00	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
15151597	EDI: PRA.COM	Oct 22 2021 03:18:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15172490	EDI: PRA.COM	Oct 22 2021 03:18:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15179198	EDI: Q3G.COM	Oct 22 2021 03:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15177022	EDI: Q3G.COM	Oct 22 2021 03:18:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
15151601	+ EDI: SWCR.COM	Oct 22 2021 03:18:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
15151854	+ EDI: RMSC.COM		

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15151591	EDI: RMSC.COM	Oct 22 2021 03:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15151602	EDI: RMSC.COM	Oct 22 2021 03:18:00	Synchrony Bank/Care Credit Credit Card, P.O. Box 965012, Orlando, FL 32896-5012
15151603	+ Email/Text: rmcblknotices@wm.com	Oct 21 2021 23:17:00	Synchrony Bank/JP Penny, P.O. Box 960090, Orlando, FL 32896-0090
15151604	Email/Text: bankruptcy@firstenergycorp.com	Oct 21 2021 23:17:00	Waste Management, 310 Ledger Road, Irwin, PA 15642-1148
15172226	+ Email/Text: bankruptcy@firstenergycorp.com	Oct 21 2021 23:17:00	West Penn Power, P.O. box 3615, Akron, OH 44309-3615
15151605	EDI: COMCASTCBLCENT	Oct 22 2021 03:18:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
			Xfinity/Comcast, P.O. box 3001, Southeastern, PA 19398-3001

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust bnicholas@kmllawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor Wilmington Savings Fund Society cwohrlab@raslg.com
Charles Griffin Wohlrab	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust cwohrlab@raslg.com
Charles Griffin Wohlrab	on behalf of Creditor Bank of America N.A. cwohrlab@raslg.com
David Neeren	on behalf of Creditor Bank of America N.A. dneeren@rasnj.com

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David A. Colecchia

on behalf of Debtor Karen Lee Golik colecchia542@comcast.net  
dcolecchia@my-lawyers.us;jmonroe@my-lawyers.us;sshipley@my-lawyers.us;skerr@my-lawyers.us

Justin P. Schantz

on behalf of Debtor Karen Lee Golik jschantz@my-lawyers.us  
colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;skerr@my-lawyers.us

Kevin M Buttery

on behalf of Creditor Bank of America N.A. kbuttery@rascrane.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

Sindi Mncina

on behalf of Creditor Wilmington Savings Fund Society smncina@rascrane.com

TOTAL: 11